

Information to identify the case:			
Debtor 1:	Tiffany T Rowley		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	24-12413		
	Social Security number or ITIN:	xxx-xx-5877	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	8/23/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tiffany T Rowley	
2. All other names used in the last 8 years		
3. Address	10081 Frontage Rd Unit E Skokie, IL 60077	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 8/26/24

For more information, see page 2

Case number 24-12413

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 11/15/24

Filing deadline: 2/19/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Tiffany T Rowley
Debtor

Case No. 24-12413-DRC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Aug 26, 2024

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

Recip ID	Recipient Name and Address
db	+ Tiffany T Rowley, 10081 Frontage Rd Unit E, Skokie, IL 60077-1089
31001712	+ Sail Loans, Llc, Attn: Bankruptcy, 2400 E Devon Ave, Ste 300, Des Plaines, IL 60018-4600

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Aug 26 2024 22:15:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Aug 26 2024 22:16:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Aug 26 2024 22:17:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
31001706	+ EDI: AARGON.COM	Aug 27 2024 02:06:00	Aargon Agency Inc, Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4119
31001707	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 26 2024 22:30:10	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31001708	EDI: AMINFOFP.COM	Aug 27 2024 02:06:00	First Premier Bank, Attn: Bankruptcy, 601 S Minneapolis Ave, Sioux Falls, SD 57104
31001709	+ Email/Text: ahamilton@hillcrestdavidson.com	Aug 26 2024 22:16:00	Hillcrest Davidson & Associates, Attn: Bankruptcy, 715 N Glenville - Suite 450, Richardson, TX 75081-2898
31001710	Email/Text: ml-ebn@missionlane.com	Aug 26 2024 22:16:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31001711	+ EDI: AGFINANCE.COM	Aug 27 2024 02:06:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
31001713	+ Email/Text: Bankruptcy@TekCollect.com	Aug 26 2024 22:16:00	TekCollect Inc, Attn: Bankruptcy, Po Box 1269, Columbus, OH 43216-1269
31001714	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 26 2024 22:16:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31003766		LA Management

District/off: 0752-1

User: admin

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Date Rcvd: Aug 26, 2024

Form ID: 309I

Total Noticed: 13

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Tiffany T Rowley cutlerfilings@gmail.com r48280@notify.bestcase.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3